

Information to identify the case:

Debtor 1	Devin J. Bailiff	Social Security number or ITIN	xxx-xx-7397
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-31789-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Devin J. Bailiff

1/7/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Devin J. Bailiff
Debtor(s)

Case No. 17-31789-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2021:

Recip ID	Recipient Name and Address
db	+ Devin J. Bailiff, 139 South Davis Ave, Audubon, NJ 08106-1003
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517145246	+ Borough of Audubon, 606 W Nicholson Rd, Audubon, NJ 08106-1930
517145249	+ CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360
518661407	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518661408	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
517355244	+ N.J. Skylands Insurance Co., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
517145259	NJ Skylands Insurance, PO Box 6022, Basking Ridge, NJ 07920
517145260	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Ste 100, Mount Laurel, NJ 08054-3437
517145261	+ Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
518004287	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518004288	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2021 21:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2021 21:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517145243	+ EDI: CINGMIDLAND.COM	Jan 08 2021 02:03:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
517355596	+ Email/Text: bncmail@w-legal.com	Jan 07 2021 21:17:00	Altair OH XIII, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517145245	EDI: BANKAMER.COM	Jan 08 2021 02:03:00	Bank of America, PO Box 982235, El Paso, TX 79998
517145248	EDI: CAPITALONE.COM	Jan 08 2021 02:03:00	Capital One, Po Box 85015, Richmond, VA 23285
517145247	+ Email/Text: cms-bk@cms-collect.com	Jan 07 2021 21:16:00	Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317
517145250	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 07 2021 22:02:33	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517145251	+ EDI: NAVIENTFKASMDOE.COM	Jan 08 2021 02:03:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517145256	+ EDI: DISCOVER.COM	Jan 08 2021 02:03:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517166255	EDI: DISCOVER.COM	Jan 08 2021 02:03:00	Discover Bank, Discover Products Inc, PO Box

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517145257	+ EDI: BLUESTEM	Jan 08 2021 02:03:00	3025, New Albany, OH 43054-3025 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
517357141	Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2021 22:02:48	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517355750	Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2021 22:02:48	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517145258	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2021 22:02:48	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517145262	+ EDI: WFFC.COM	Jan 08 2021 02:03:00	Wells Fargo Bank N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517252140	EDI: WFFC.COM	Jan 08 2021 02:03:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
517234075	EDI: ECAST.COM	Jan 08 2021 02:03:00	eCAST Settlement Corporation, PO Box 35480, Newark NJ 07193-5480

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517145244	*+	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
517145252	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517145253	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517145254	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517145255	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

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Isabel C. Balboa

on behalf of Debtor Devin J. Bailiff ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Lee Martin Perlman

on behalf of Debtor Devin J. Bailiff ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5